

## Certificate of Notice Page 1 of 6

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Mary Jane Smith

Debtor

Case No. 22-10694-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 4

Date Rcvd: Mar 29, 2022

Form ID: 309I

Total Noticed: 57

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:****Recip ID****Recipient Name and Address**

db	+ Mary Jane Smith, 1128 Perkiomen Avenue, Reading, PA 19602-1349
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14677483	++ ALLIED INTERNATIONAL CREDIT CORP US, 6800 PARAGON PLACE, SUITE 400, RICHMOND VA 23230-1654 address filed with court:, Allied International Credit Corp., 6800 Paragon Place, Suite 400, Richmond, VA 23230
14677485	+ Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768
14677489	City of Reading EMS, P. O. Box 782793, Philadelphia, PA 19178-2793
14677499	+ FNB Omaha, P. O. Box 3412, Omaha, NE 68197-0001
14677496	First Bankcard, P. O. Box 3696, Omaha, NE 68103-0696
14677495	First Bankcard, P. O. Box 2557, Omaha, NE 68103-2557
14677497	+ First Financial Asset Mgmt Inc, 3091 Governors Lake Dr., Suite 500, Norcross, GA 30071-1135
14677503	+ InvestiNet, LLC, 910 Pinckney St., Greenville, SC 29609-5806
14677510	+ MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14677512	Reading Hospital, P. O. Box 16051, Reading, PA 19612-6051
14677518	+ RocketLoans, 1274 Library St., Detroit, MI 48226-2256
14677517	+ RocketLoans, 1001 Woodward, Suite 1750, Detroit, MI 48226-1904
14677526	Tower Health, P. O. Box 16051, Reading, PA 19612-6051

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty	Email/Text: dsgrdg@ptdprolog.net	Mar 29 2022 23:54:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
smg	EDI: PENNDEPTREV	Mar 30 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 29 2022 23:54:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 29 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 29 2022 23:54:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14677484	EDI: URSI.COM	Mar 30 2022 03:58:00	Alltran Financial LP, P. O. Box 722929, Houston,

District/off: 0313-4

User: admin

Page 2 of 4

Date Rcvd: Mar 29, 2022

Form ID: 309I

Total Noticed: 57

			TX 77272-2929
14677486	EDI: WFNNB.COM	Mar 30 2022 03:58:00	Boscov's, Comenity Capital Bank, P. O. Box 183043, Columbus, OH 43218-3043
14677487	EDI: CAPITALONE.COM	Mar 30 2022 03:58:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14677488	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 30 2022 00:01:45	Carson Smithfield, LLC, P. O. Box 9216, Old Bethpage, NY 11804-9016
14677490	+ Email/Text: mediamanagers@clientservices.com	Mar 29 2022 23:54:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14677491	EDI: WFNNB.COM	Mar 30 2022 03:58:00	Comenity Capital Bank, P. O. Box 183003, Columbus, OH 43218-3003
14677492	+ Email/Text: clientservices@credit-control.com	Mar 29 2022 23:54:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14677493	Email/PDF: creditonebknotifications@resurgent.com	Mar 30 2022 00:01:35	Credit One Bank, P. O. Box 98873, Las Vegas, NV 89193-8873
14677494	+ Email/Text: kthompson@crownasset.com	Mar 29 2022 23:54:00	Crown Asset Management LLC, 3100 Breckenridge Blvd., Ste. 725, Duluth, GA 30096-7605
14677498	+ EDI: FSAE.COM	Mar 30 2022 03:58:00	Firstsource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
14677500	EDI: PHINGENESIS	Mar 30 2022 03:58:00	Genesis FS Card Services, P. O. Box 4499, Beaverton, OR 97076-4499
14677502	+ EDI: HFC.COM	Mar 30 2022 03:58:00	HSBC Bank USA, N.A., P. O. Box 9, Buffalo, NY 14240-0009
14677501	EDI: PHINHARRIS	Mar 30 2022 03:58:00	Harris & Harris, Ltd., 111 W. Jackson Blvd., Suite 400, Chicago, IL 60604-4135
14677504	Email/Text: PBNCNotifications@perituservices.com	Mar 29 2022 23:54:00	Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043
14677506	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:45	LVNV Funding LLC, P. O. Box 10497, Greenville, SC 29603-0497
14677505	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:51	LVNV Funding LLC, P. O. Box 10584, Greenville, SC 29603-0584
14679294	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14677508	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 30 2022 00:01:36	Merrick Bank, P. O. Box 9201, Old Bethpage, NY 11804-9001
14677509	EDI: MID8.COM	Mar 30 2022 03:58:00	Midland Credit Management, P. O. Box 301030, Los Angeles, CA 90030-1030
14677511	EDI: RMSC.COM	Mar 30 2022 03:58:00	Q Card, Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14677513	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:37	Resurgent Acquisitions LLC, P. O. Box 10497, Greenville, SC 29603-0497
14677514	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:37	Resurgent Capital Services, 55 Beattie Place, Suite 110, MS 576, Greenville, SC 29601-5115
14677515	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 00:01:45	Resurgent Capital Services, LP, P. O. Box 10497, Greenville, SC 29603-0497
14677516	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 29 2022 23:54:00	Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573
14677519	EDI: RMSC.COM	Mar 30 2022 03:58:00	Sam's Club, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14677520	Email/Text: DeftBkr@santander.us		

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Mar 29, 2022

Form ID: 309I

Total Noticed: 57

14677521	EDI: CITICORP.COM	Mar 29 2022 23:54:00	Santander Bank, Mail Code: 10-421-CN2, P. O. Box 12646, Reading, PA 19612-2646
14677522	EDI: RMSC.COM	Mar 30 2022 03:58:00	Shop Your Way MasterCard, P. O. Box 6276, Sioux Falls, SD 57117-6276
14677524	+ Email/Text: jcissell@bankofmissouri.com	Mar 30 2022 03:58:00	Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
14677525	+ EDI: PHINGENESIS	Mar 30 2022 03:58:00	TBOM - Milestone, 216 W. 2nd St., Dixon, MO 65459-8048
14677527	Email/Text: BPAN_Bankruptcy@teamhealth.com	Mar 29 2022 23:54:00	Tower Health Medical Group, 3231 North Star Circle, Louisville, TN 37777-5059
14677523	+ EDI: WTRRNBNK.COM	Mar 30 2022 03:58:00	Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500
14677528	EDI: WFFC.COM	Mar 30 2022 03:58:00	Wells Fargo Card Services, P. O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14677507	*+	LVNV Funding, LLC, P. O. Box 10497, Greenville, SC 29603-0497

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Debtor Mary Jane Smith dsgrdg@ptdprolog.net
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

User: admin

Page 4 of 4

Date Rcvd: Mar 29, 2022

Form ID: 309I

Total Noticed: 57

TOTAL: 4

Information to identify the case:

Debtor 1: <b>Mary Jane Smith</b>			Social Security number or ITIN: xxx-xx-3081
First Name Middle Name Last Name			EIN: _____
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name			Social Security number or ITIN: _____
United States Bankruptcy Court: Eastern District of Pennsylvania			EIN: _____
Case number: <b>22-10694-pmm</b>			Date case filed for chapter: <b>13</b> <b>3/22/22</b>

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Mary Jane Smith	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1128 Perkiomen Avenue Reading, PA 19602	
<b>4. Debtor's attorney</b> Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: <a href="mailto:dsgrdg@ptdprolog.net">dsgrdg@ptdprolog.net</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 3/29/22

**For more information, see page 2**

Debtor Mary Jane Smith

Case number 22-10694-pmm

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>April 26, 2022 at 1:30 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 6/25/22 <b>Filing deadline:</b> 5/31/22 <b>Filing deadline:</b> 9/18/22
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p><b>9. Filing of plan</b> The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/9/22 at 10:00 AM</b>, Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b></p>			
<p><b>10. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p><b>11. Filing a chapter 13 bankruptcy case</b> Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p><b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p><b>13. Discharge of debts</b> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			